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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete if Known	
				Application Number	10/071,053
				Filing Date	02/08/2002
				First Named Inventor	Bruce BENT et al.
				Art Unit	3694
				Examiner Name	Mary Da Zhi Wang Cheung
				Attorney Docket Number	049212-0104
Sheet	1	of	3		

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	I1	US – 2001/0032182	10-18-2001	KUMAR et al.	
	I2	US – 2002/0007330	01-17-2002	KUMAR et al.	
	I3	US – 2002/0069147	06-06-2002	SHEEHAN et al.	
	I4	US – 2002/0091637	07-11-2002	BENT	
	I5	US – 2002/0165757	11-07-2002	LISSE	
	I6	US – 2002/0178098	11-28-2002	BEARD	
	I7	US – 2003/0163403	08-28-2003	CHEN et al.	
	I8	US – 2003/0177092	09-18-2003	PAGLIN	
	I9	US – 2003/0191702	10-09-2003	HURLEY	
	I10	US – 2003/0236728	12-25-2003	SUNDERJI et al.	
	I11	US – 2004/0039674	02-26-2004	COLOMA	
	I12	US – 2004/0107157	06-03-2004	BLEUNVEN et al.	
	I13	US – 2004/0111361	06-10-2004	GRIFFITHS et al.	
	I14	US – 2004/0128229	07-01-2004	RAINES et al.	
	I15	US – 2004/0128235	07-01-2004	KEMPER	
	I16	US – 2004/0162773	08-19-2004	DEL REY et al.	
	I17	US – 2005/0044038	02-24-2005	WHITING et al.	
	I18	US – 2005/0102225	05-12-2005	OPPENHEIMER et al.	
	I19	US – 2005/0102226	05-12-2005	OPPENHEIMER et al.	
	I20	US – 2005/0108120	05-19-2005	MALKA et al.	
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	I23	US – 2006/0106703	05-18-2006	DEL REY et al.	
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	I33	US – 7,216,100	03-06-2003	ELLIOTT	
	I34	US – 7,376,606	05-20-2008	JACOBSEN	

Examiner Signature		Date Considered	
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				Art Unit	3694
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Sheet	2	of	3	Attorney Docket Number	049212-0104

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code ² <i>(if known)</i>			
	I35	60/307,815	07/27/2001		
	I36	60/323,365	09/20/2001		

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ <i>(if known)</i>				
	I37	WO - 99/18529	04-15-1999	MARTIN et al.		
	I38	WO - 2003/012580	02-13-2003	PROMONTORY CAPITAL GROUP, LLC.		
	I39	WO - 2005/006111	01-20-2005	VISA USA INC.		

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	I40	Letter From William W. Wiles, Secretary of the Board, Board of Governors of the Federal Reserve System, June 22, 1983, 6 Sheets.	
	I41	DI 48, Excerpts of Transcript of Hearing, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-680, April 8, 1983, 5 sheets	
	I42	DI 56, Interrog. Response, U.S. Dist. Ct. District of Delaware, Civil Action No. 82-680, May 20, 1983, 15 Sheets.	
	I43	DI 99, Suppl. Interrogatory Response, U.S. Dist. Ct., District of Delaware, Civil Action No. 82-630, May 30, 1984, 6 Sheets.	
	I44	Letter from Michael Bradfield, General Counsel, Board of Governors of the Federal Reserve System, November 16, 1984, 4 Sheets.	
	I45	Board of Governors of the Federal Reserve System, 1984 Fed. Res. Interp. Ltr. LEXIS 56, November 16, 1984, 3 Sheets.	
	I46	Letter From Oliver I. Ireland, Associate General Counsel, Board of Governors of the Federal Reserve System, June 22, 1988, 5 Sheets.	

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Sheet	3	of	3

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	I47	Board of Governors of the Federal Reserve System, 1988 Fed. Res. Interp. Ltr. LEXIS 141, June 22, 1988, 3 Sheets.	
	I48	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 77, March 14, 1989, 2 Sheets.	
	I49	Board of Governors of the Federal Reserve System, 1989 Fed. Res. Interp. Ltr. LEXIS 154, June 21, 1989, 2 Sheets.	
	I50	Board of Governors of the Federal Reserve System, 1990 Fed. Res. Interp. Ltr. LEXIS 94, February 1, 1990, 1 Sheet	
	I51	Board of Governors of the Federal Reserve System, 1991 Fed. Res. Interp. Ltr. LEXIS 232, January 30, 1991, 2 Sheets.	
	I52	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, November 1992, 2 Sheets.	
	I53	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 156, June 24, 1994, 3 Sheets.	
	I54	CMA, Insured Savings Account Fact Sheet, Merrill Lynch, Pierce, Fenner & Smith Incorporated, July 1994, pages 47-54.	
	I55	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 314, October 17, 1994, 2 Sheets.	
	I56	Board of Governors of the Federal Reserve System, 1994 Fed. Res. Interp. Ltr. LEXIS 419, October 14, 1994, 4 Sheets.	
	I57	CMA, The Merrill Lynch Cash Management Account Financial Service, Insured Savings Account Participating Depository Institutions, Merrill Lynch, Pierce, Fenner & Smith Incorporated, March 1995, 2 Sheets.	
	I58	Letter from Stephanie Martin, Assoc. General Counsel, Board of Governors of the Federal Reserve System, April 22, 2004, 8 Sheets.	
	I60	Bank Deposit Program, Online http://web.archive.org/web/20030620100115/http://www.smithbarney.com/products_serv , January 19, 2001, 4 Sheets.	

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